

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NAKIA HENDERSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-24857

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/20/2019 and confirmed on 3/5/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		75,075.00
Less Refunds to Debtor	3,610.03	
TOTAL AMOUNT OF PLAN FUND		71,464.97

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,300.00	
Trustee Fee	3,783.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,083.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DEUTSCHE BANK NTC - TRUSTEE ET AL Acct: 2591	0.00	30,049.86	0.00	30,049.86
	DEUTSCHE BANK NTC - TRUSTEE ET AL Acct: 2591	3,827.99	3,827.99	0.00	3,827.99
	PITTSBURGH WATER & SEWER AUTHORITY Acct: N148	154.80	154.80	17.20	172.00
	OMEGA FEDERAL CREDIT UNION Acct: 0006	4,145.00	4,145.00	623.85	4,768.85
					38,818.70

Priority					
	ALBERT G REESE JR ESQ Acct:	0.00	0.00	0.00	0.00
	NAKIA HENDERSON Acct:	0.00	0.00	0.00	0.00
	NAKIA HENDERSON Acct:	3,610.03	3,610.03	0.00	0.00
	LAW OFFICE OF ALBERT G REESE JR Acct:	0.00	0.00	0.00	0.00
	ALBERT G REESE JR ESQ Acct:	3,300.00	3,300.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9663	7,868.92	7,868.92	0.00	7,868.92
					7,868.92

Unsecured					
	INTERNAL REVENUE SERVICE* Acct: 9663	534.96	534.96	0.00	534.96
	BANK OF AMERICA** Acct: 6692	0.00	0.00	0.00	0.00
	BEAVER AVENUE FCU Acct: 3037	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERICA Acct: 4333	2,591.12	2,591.12	0.00	2,591.12
	CAPITAL ONE BANK (USA) NA BY AMERICA	4,071.88	4,071.88	0.00	4,071.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4571				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,153.75	1,153.75	0.00	1,153.75
	Acct: 4803				
	CONDUENT FORT RANGE BANK++	0.00	0.00	0.00	0.00
	Acct: 2362				
	DISCOVER BANK(*)	2,501.37	2,501.37	0.00	2,501.37
	Acct: 3595				
	NELNET	0.00	0.00	0.00	0.00
	Acct: 2169				
	ECMC(*)	4,412.12	4,412.12	0.00	4,412.12
	Acct: 9663				
	OMEGA FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 4140				
	OMEGA FEDERAL CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 0005				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 0220				
	TELECOM SELF REPORTED	0.00	0.00	0.00	0.00
	Acct: 9028				
	TELECOM SELF REPORTED	0.00	0.00	0.00	0.00
	Acct: 0169				
	UPMC PHYSICIAN SERVICES	540.06	540.06	0.00	540.06
	Acct: 9663				
	DUQUESNE LIGHT COMPANY(*)	237.48	237.48	0.00	237.48
	Acct: 1025				
	UTILITY SELF REPORTED	0.00	0.00	0.00	0.00
	Acct: 77BO				
	UTILITY SELF REPORTED	0.00	0.00	0.00	0.00
	Acct: 53D2				
	VERIZON BY AMERICAN INFOSOURCE AS	266.67	266.67	0.00	266.67
	Acct: 0001				
	UPMC HEALTH SERVICES	1,384.81	1,384.81	0.00	1,384.81
	Acct: 9663				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9272				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	DEUTSCHE BANK NTC	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
	ALDRIDGE PITE LLP	0.00	0.00	0.00	0.00
	Acct:				
	UPMC PHYSICIAN SERVICES	0.00	0.00	0.00	0.00
	Acct:				
					17,694.22
TOTAL PAID TO CREDITORS					64,381.84

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TOTAL CLAIMED	
PRIORITY	7,868.92
SECURED	8,127.79
UNSECURED	17,694.22

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 5 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NAKIA HENDERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24857

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Nakia Henderson
Debtor

Case No. 19-24857-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 24, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 26, 2024:

Recip ID	Recipient Name and Address
db	+ Nakia Henderson, 540 Clawson Street, Pittsburgh, PA 15208-1860
15174152	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15174154	+ Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15174157	+ Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15174158	+ Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Dec 24 2024 22:08:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Dec 24 2024 22:08:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 24 2024 22:19:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpwsa@grblaw.com	Dec 24 2024 22:07:00	PWSA, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 24 2024 22:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Dec 24 2024 22:08:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
15174151	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 24 2024 22:07:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15174153	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 24 2024 22:30:49	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15183398	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 24 2024 22:19:53	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15174155	Email/Text: mrdiscen@discover.com	Dec 24 2024 22:07:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15204702	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 24 2024 22:08:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15193084	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 24 2024 22:08:00	Deutsche Bank National Trust Company, 8742

District/off: 0315-2

User: auto

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Date Rcvd: Dec 24, 2024

Form ID: pdf900

Total Noticed: 35

			Lucent Blvd, Suite 300, Littleton, CO 80129-2386
16427399	+ Email/Text: mtgbk@shellpointmtg.com	Dec 24 2024 22:07:00	Deutsche Bank National Trust Company,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15175653	Email/Text: mrdiscen@discover.com	Dec 24 2024 22:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203267	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 24 2024 22:09:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15220267	Email/Text: ECMCBKNotices@ecmc.org	Dec 24 2024 22:08:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193086	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 24 2024 22:08:00	Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107
15174156	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 24 2024 22:08:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15181946	^ MEBN	Dec 24 2024 22:05:40	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
15174159	Email/Text: Bankruptcy.Notices@pnc.com	Dec 24 2024 22:07:00	PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburgh, PA 15219
15227128	+ Email/Text: ebnpwsa@grblaw.com	Dec 24 2024 22:07:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15193091	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 24 2024 22:08:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
15174417	^ MEBN	Dec 24 2024 22:04:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15174160	^ MEBN	Dec 24 2024 22:05:36	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193093	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 24 2024 22:09:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15195815	Email/Text: BNCnotices@dcmservices.com	Dec 24 2024 22:08:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15195814	Email/Text: BNCnotices@dcmservices.com	Dec 24 2024 22:08:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15174161	^ MEBN	Dec 24 2024 22:05:03	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15174162	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 24 2024 22:07:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15203003	Email/PDF: ebn_ais@aisinfo.com	Dec 24 2024 22:19:43	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f
cr		Deutsche Bank National trust Company, as Trustee f
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

District/off: 0315-2

User: auto

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Date Rcvd: Dec 24, 2024

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Total Noticed: 35

cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193080	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15193081	*	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15193082	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15193083	*+	Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15193085	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15224264	*+	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
15193087	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15193088	*+	Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15193089	*+	Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622
15193090	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburg, PA 15219
15193092	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193094	*+	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15193095	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 3 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Nakia Henderson areese8897@aol.com agreesee8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Denise Carlon	on behalf of Creditor Deutsche Bank National trust Company as Trustee for FFMLT Trust 2006-FF3, Mortgage Pass-Through Certificates, Series 2006-FF3 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor PWSA jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 7